

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF OHIO
EASTERN DIVISION**

CITY PLATING AND POLISHING, LLC, an Ohio limited liability company, individually and on behalf of all others similarly situated,

Plaintiff,

v.

ENROLL CAROLINA, INC, d/b/a You Select Health Insurance Inc., a Delaware corporation,

Defendant.

Case No. : 1:18-cv-2170

COMPLAINT - CLASS ACTION

DEMAND FOR JURY TRIAL

CLASS ACTION COMPLAINT

Plaintiff City Plating and Polishing, LLC, (“City Plating” or “Plaintiff”) brings this Class Action Complaint and Demand for Jury Trial (“Complaint”) against Defendant Enroll Carolina, Inc. d/b/a You Select Health Insurance Inc. (“You Select Health” or “Defendant”) to: (1) stop Defendant’s practice of sending unauthorized and unwanted fax advertisements; and (2) obtain redress for all persons and entities injured by its conduct. Plaintiff, for its Complaint, alleges as follows upon personal knowledge as to itself and its own acts and experiences, and, as to all other matters, upon information and belief, including investigation conducted by its attorneys.

NATURE OF THE ACTION

1. You Select Health is a national company that markets health insurance plans for individuals, families, and small businesses.
2. In an attempt to generate sales leads, and ultimately increase its revenues, You

Select Health created a fax-based marketing campaign wherein it sent numerous unsolicited faxes advertising its products and services across the country.

3. You Select Health sent the fax advertisements at issue to Plaintiff and members of the Classes (defined below) despite: (i) having no previous relationship with them; and (ii) never receiving the recipients' consent to receive such faxes.

4. The Federal Telephone Consumer Protection Act of 1991, as amended by the Junk Fax Prevention Act of 2005, 47 U.S.C. § 227 ("JFPA" or the "Act"), and the regulations promulgated under the Act, prohibits a person or entity from faxing, or having an agent fax, advertisements without the recipient's prior express consent, invitation, and permission. The JFPA provides a private right of action and provides statutory damages of \$500 per violation, which, to the extent You Select Health's misconduct is determined to be willful, the Court may treble under 47 U.S.C. § 227(b)(3).

5. The JFPA further requires that senders of faxed advertisements place a clear and conspicuous notice on the first page of the transmission that contains information regarding a recipient's right to not receive faxed advertisements, instructions on how to opt out of future transmissions, and informing recipients of the sender's obligation to comply with opt-out requests within a reasonable time. *See* 47 U.S.C. § 227(b)(2)(D); 47 C.F.R. § 64.1200(a)(4)(iii). The JFPA provides a private right of action and provides statutory damages of \$500 per violation, which, to the extent You Select Health's misconduct is determined to be willful, the Court may treble under 47 U.S.C. § 227(b)(3).

6. As such, You Select Health's fax advertisements violate the JFPA, and caused Plaintiff and members of the Classes to suffer actual harm, including the aggravation and nuisance of receiving such faxes, the loss of use of their fax machines during the receipt of such

faxes, increased labor expenses, and the loss of any ink and paper used to print them.

7. Accordingly, Plaintiff seeks an injunction requiring it to cease all unauthorized fax-based marketing activities, as well as an award of actual and statutory damages to the members of the Classes, along with costs and reasonable attorneys' fees.

PARTIES

8. Plaintiff City Plating is a limited liability company incorporated and existing under the laws of the State of Ohio.

9. Defendant You Select Health is a corporation incorporated and existing under the laws of the State of Delaware. You Select Health systemically and continuously conducts business throughout this District, the State of Ohio, and the United States. You Select Health can be served through its registered agent, Incorp Services, Inc., located at 919 North Market Street, Suite 950, Wilmington, Delaware, 19801.

10. Upon information and belief, You Select Health is owned, managed, and/or controlled by James Williams II, a Michigan based insurance agent, who is actively licensed in the State of Ohio.¹ Mr. Williams is listed as the point of contact with an email address associated with You Select Health, websites utilizing the You Select Health name, and the phone number that appears in the header of the faxes sent to City Plating.²

JURISDICTION & VENUE

11. This Court has jurisdiction over the subject matter of this action under 28 U.S.C.

¹

<https://gateway.insurance.ohio.gov/UI/ODI.Agent.Public.UI/AgentLocator.mvc/DisplayIndividualDetail/537080>

² See <http://www.alierahealth.com/YouSelectHealthInsurance>, naming "Enroll Carolina, Inc" and Mr. Williams as the agency and agent selling the health plans, providing an email address of "contact@insuranceservicesinc.org" and listing the phone number 202-780-8053.

§ 1331, as the action arises under the Telephone Consumer Protection Act, 47 U.S.C. § 227, a federal statute.

12. The Court has personal jurisdiction over You Select Health and venue is proper in this District because the wrongful conduct giving rise to Plaintiff's cause of action occurred in, or was directed to, this District. Additionally, venue is proper in this District because Plaintiff resides in this District.

13. In addition, You Select Health availed itself to the jurisdiction of the State of Ohio by transmitting the subject unauthorized fax advertisements to Plaintiff and Class Members in this District, directing its marketing efforts toward this District, soliciting customers in this District, and entering into business contracts in this District. *See Advanced Dermatology v. Advanced Care Pharmacy, Inc.*, 1:17 CV 251, 2017 WL 5067576 (N.D. Ohio, Oct. 31, 2017) (Nugent, J.).

COMMON ALLEGATIONS OF FACT

14. You Select Health markets and sells health insurance plans for individuals, families, and small businesses.

15. In order to boost sales and increase its revenues, You Select Health sends numerous faxes advertising its health insurance plans.

16. You Select Health sends these fax advertisements to individuals and businesses with which it has no prior relationship, and without their permission or consent, in violation of the JFPA.

17. The faxes sent by You Select Health constitute advertisements because they promote the commercial availability and quality of You Select Health's health insurance plans.

18. The faxes sent by You Select Health did not have a clear and conspicuous notice on the first page of the transmission that contains information regarding a recipient's right to not

receive faxed advertisements and informing recipients of the sender's obligation to comply with opt-out requests within a reasonable time.

19. You Select Health used a telephone facsimile machine, computer or other device to send the fax advertisements at issue.

FACTS SPECIFIC TO PLAINTIFF CITY PLATING

20. Starting at least as early as December 6, 2017 and continuing through at least July 24, 2018, You Select Health used a telephone facsimile machine to send at least eight unsolicited fax advertisements to Plaintiff City Plating.

21. You Select Health sent substantially identical faxes to Plaintiff City Plating on December 6, 2017, December 6, 2017 (again), February 13, 2018, March 15, 2018, March 27, 2018, May 22, 2018, July 18, 2018, and July 24, 2018 (A true and accurate copy of the December 6, 2017, December 6, 2017, February 13, 2018, March 15, 2018, March 27, 2018, May 22, 2018, July 18, 2018, and July 24, 2018 fax advertisements are attached hereto as Exhibits A, B, C, D, E, F, G, and H).

22. You Select Health's faxes promoted its health insurance plans. (See Ex. A - H.)

23. Plaintiff City Plating had no prior business relationship with You Select Health and had never provided it with consent to receive advertisements through any medium, let alone facsimiles.

24. You Select Health created the content of the fax advertisements and transmitted them to Plaintiff and members of the Classes with the intention of generating sales and increasing its revenues.

CLASS ACTION ALLEGATIONS

25. Plaintiff brings this action pursuant to Federal Rules of Civil Procedure 23(b)(2)

and 23(b)(3) individually, and on behalf of, two classes defined as follows:

No Consent Class: All persons and entities who (i) in the four years preceding the filing of this action, (ii) received a telephone facsimile advertisement, (iii) sent by, or on behalf of, You Select Health, (iv) for whom You Select Health did not have a record of prior express consent to send the facsimile advertisements at the time they were sent.

Opt-Out Class: All persons and entities who (i) in the four years preceding the filing of this action, (ii) received an unsolicited telephone facsimile advertisement, (iii) sent by, or on behalf of, You Select Health, (iv) for whom You Select Health did not have a record of prior express consent to send the facsimile advertisements at the time they were sent, (v) where such facsimile advertisement failed to contain the required opt-out notice.

26. The following people are excluded from the Classes: (1) any Judge or Magistrate presiding over this action and members of their families; (2) You Select Health, You Select Health's subsidiaries, parents, successors, predecessors, and any entity in which You Select Health or its parents have a controlling interest and its current or former employees, officers and directors; (3) persons who properly execute and file a timely request for exclusion from the Classes; (4) persons whose claims in this matter have been finally adjudicated on the merits or otherwise released; (5) Plaintiff's counsel and You Select Health's counsel; and (6) the legal representatives, successors, and assigns of any such excluded persons.

27. **Numerosity:** The exact size of the Classes is unknown and unavailable to Plaintiff at this time, but it is clear that individual joinder is impracticable. On information and belief, You Select Health faxed unsolicited advertisements to hundreds or thousands of individuals and entities who fall into the definition of the Classes. Class membership can be easily determined from You Select Health's records.

28. **Typicality:** Plaintiff's claims are typical of the claims of the other members of the Classes. Plaintiff is a member of the Classes, and if You Select Health violated the JFPA with

respect to Plaintiff, then it violated the JFPA with respect to the other members of the Classes. Plaintiff and members of the Classes sustained damages as a result of You Select Health's uniform wrongful conduct.

29. **Commonality and Predominance:** There are many questions of law and fact common to the claims of Plaintiff and the Classes, and those questions predominate over any questions that may affect individual members of the Classes. Common questions for the Classes include, but are not necessarily limited to the following:

No Consent Class:

- a. How You Select Health gathered, compiled, or obtained the fax numbers of Plaintiff and the No Consent Class;
- b. Whether You Select Health's faxes advertised the commercial availability or quality of property, goods, or services;
- c. Whether You Select Health sent the fax advertisements without first obtaining Plaintiff and the No Consent Class's prior express consent to do so;
- d. Whether You Select Health sent the fax advertisements without first obtaining Plaintiff and the No Consent Class's prior permission or invitation to do so; and
- e. Whether You Select Health's conduct was willful such that Plaintiff and the No Consent Class are entitled to treble damages.

Opt-Out Class:

- a. Whether You Select Health's faxes advertised the commercial availability or quality of property, goods, or services;
- b. Whether You Select Health's faxes complied with the opt-out notice requirements of 47 U.S.C. § 227(b)(1)(C)(iii), and the regulations promulgated thereunder; and

- c. Whether You Select Health's conduct was willful such that Plaintiff and the Opt-Out Class are entitled to treble damages.

30. **Adequate Representation:** Plaintiff will fairly and adequately represent and protect the interests of the Classes and has retained counsel competent and experienced in complex class actions. Plaintiff has no interest antagonistic to those of the Classes, and You Select Health has no defenses unique to Plaintiff.

31. **Policies Generally Applicable to the Classes:** This class action is appropriate for certification because Defendant has acted or refused to act on grounds generally applicable to the Classes as wholes, thereby requiring the Court's imposition of uniform relief to ensure compatible standards of conduct toward the members of the Classes and making final injunctive relief appropriate with respect to the Classes as a whole. Defendant's practices challenged herein apply to and affect the members of the Classes uniformly, and Plaintiff's challenge of those practices hinges on Defendant's conduct with respect to the Classes as wholes, not on facts or law applicable only to Plaintiff.

32. **Superiority:** This case is also appropriate for class certification because class proceedings are superior to all other available methods for the fair and efficient adjudication of this controversy given that joinder of all parties is impracticable. The damages suffered by the individual members of the Classes will likely be relatively small, especially given the burden and expense of individual prosecution of the complex litigation necessitated by You Select Health's actions. Thus, it would be virtually impossible for the individual members of the Classes to obtain effective relief from You Select Health's misconduct. Even if members of the Classes could sustain such individual litigation, it would still not be preferable to a class action, because individual litigation would increase the delay and expense to all parties due to the complex legal

and factual controversies presented in this case. By contrast, a class action presents far fewer management difficulties and provides the benefits of single adjudication, economy of scale, and comprehensive supervision by a single court. Economies of time, effort, and expense will be fostered and uniformity of decisions ensured.

FIRST CAUSE OF ACTION
Violation of 47 U.S.C. § 227
(On Behalf of Plaintiff and the No Consent Class)

33. Plaintiff incorporates the foregoing allegations as if fully set forth herein.

34. The JFPA makes it unlawful for any person to “use any telephone facsimile machine, computer or other device to send, to a telephone facsimile machine, an unsolicited advertisement. . . .” 47 U.S.C. § 227(b)(1)(C).

35. The JFPA defines “unsolicited advertisement” as “any material advertising the commercial availability or quality of any property, goods, or services which is transmitted to any person without that person’s prior express invitation or permission, in writing or otherwise.” 47 U.S.C. § 227(a)(5).

36. The faxes sent by You Select Health advertised the commercial availability and quality of its goods and services and were commercial in nature. Therefore, You Select Health’s faxes are advertisements under the JFPA.

37. You Select Health sent the facsimile advertisements at issue to Plaintiff and members of the No Consent Class without their prior express invitation or consent, and despite the lack of any prior business relationship between it and members of the No Consent Class.

38. By sending the unsolicited advertisement faxes at issue to Plaintiff and members of the No Consent Class without their prior express consent, You Select Health violated 47 U.S.C. § 227(b)(1)(C).

39. As a result of You Select Health's conduct, Plaintiff and members of the No Consent Class suffered actual damages, including the conversion or loss of paper and toner consumed in the printing of the faxes, the loss of use of the recipients' fax machines during the time required to receive, review and route the unauthorized faxes, as well as increased labor expenses.

40. Plaintiff and the No Consent Class are therefore entitled to a minimum of \$500 in damages for each violation under 47 U.S.C. § 227(b)(3)(B). To the extent You Select Health's misconduct is determined to be willful, the Court should treble the amount of statutory damages under 47 U.S.C. § 227(b)(3). The standard for finding willful "intent for treble damages does not require any malicious or wanton conduct, but rather is satisfied by merely 'knowing' conduct." *Alea London Ltd. v. Am. Home Servs., Inc.*, 638 F.3d 768, 776 (11 Cir. 2011).

41. Additionally, as a result of You Select Health's unlawful conduct, Plaintiff and the other members of the No Consent Class are entitled to an injunction under 47 U.S.C. § 227(b)(3)(A), to ensure that You Select Health's violations of the JFPA do not continue into the future.

SECOND CAUSE OF ACTION
Violation of 47 U.S.C. § 227
(On Behalf of Plaintiff and the Opt-Out Class)

39. Plaintiff incorporates the foregoing allegations as if fully set forth herein.

40. The JFPA mandates that senders of faxed advertisements place a clear and conspicuous notice on the first page of the transmission that contains information regarding a recipient's right to not receive faxed advertisements, as well as instructions on how to opt out of future transmissions. *See* 47 U.S.C. § 227(b)(2)(D); 47 C.F.R. § 64.1200(a)(4)(iii).

41. The faxes sent by You Select Health advertised the commercial availability and

quality of its goods and services and were commercial in nature. Therefore, You Select Health's faxes are advertisements under the JFPA.

42. You Select Health sent facsimile advertisements to Plaintiff and the Opt-Out Class that failed to contain the requisite opt-out notices. Specifically, the faxes failed to contain language that: (i) informed fax recipients of their legal right to opt out of receiving future facsimile advertisements; (ii) identified a facsimile number for fax recipients to transmit their opt-out requests to You Select Health; and (iii) informed recipients of You Select Health's own obligation to comply with opt-out requests within a reasonable time.

43. You Select Health's failure to include the opt-out notice information required by the JFPA deprived Plaintiff and members of the Opt-Out Class of the ability to make informed decisions with respect to their legal right to not receive faxed advertisements and denied them of the information necessary to opt out of receiving future fax advertisements.

44. By sending the advertisement faxes at issue to Plaintiff and members of the Opt-Out Class without the opt-out information required by the JFPA, You Select Health violated 47 U.S.C. § 227(b)(1)(C) and 47 C.F.R. § 64.1200(a)(4).

45. Plaintiff and the Opt-Out Class are therefore entitled to a minimum of \$500 in damages for each violation under 47 U.S.C. § 227(b)(3)(B). To the extent You Select Health's misconduct is determined to be willful, the Court should treble the amount of statutory damages under 47 U.S.C. § 227(b)(3). The standard for finding willful "intent for treble damages does not require any malicious or wanton conduct, but rather is satisfied by merely 'knowing' conduct." *Alea London Ltd. v. Am. Home Servs., Inc.*, 638 F.3d 768, 776 (11 Cir. 2011).

46. Additionally, as a result of You Select Health's unlawful conduct, Plaintiff and the other members of the Opt-Out Class are entitled to an injunction under 47 U.S.C. §

227(b)(3)(A), to ensure that You Select Health's violations of the JFPA do not continue into the future.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff City Plating on behalf of itself and the Classes, prays for the following relief:

1. An order certifying the Classes as defined above, appointing City Plating as the representative of the Classes, and appointing its counsel as Class Counsel;
2. An order declaring that You Select Health's actions, as set out above, violate the JFPA;
3. An order declaring that You Select Health's faxes constitute unsolicited advertisements, and that You Select Health sent the faxes without first obtaining prior express invitation, permission or consent of the recipients, and enjoining You Select Health from further violations, and otherwise protecting the interests of the Classes;
4. An award of actual and statutory damages;
5. An award of pre-judgment interest;
6. An award of reasonable attorneys' fees and costs; and
7. Such further and other relief the Court deems reasonable and just.

JURY DEMAND

Plaintiff requests a trial by jury of all claims that can be so tried.

Respectfully submitted,

CITY PLATING AND POLISHING, LLC,
individually and on behalf of all others similarly
situated

Dated: September 21, 2018

By: /s/Adam T. Savett
One of Plaintiff's Attorneys

Adam T. Savett (VA73387)
SAVETT LAW OFFICES LLC
2764 Carole Lane
Allentown Pennsylvania 18104
Telephone: (610) 621-4550
Facsimile: (610) 978-2970
E-mail: adam@savettlaw.com

Attorneys for Plaintiff and the Putative Classes

Exhibit A

12-06-2017 8:37

800-825-4914

RECEIVED 12/06/2017 11:50AM
2162678218

1/1

Open Enrollment is Here!

Lock in Lower Health Insurance Rates

Call Now (800) 717-0548

Individual, Family and Business

Coverage Includes:

Doctor Office Co-Pay with Choice of Any Doctor

\$10 Prescription Co-Pay, Wellness

Full Medical Coverage



First Health.



PHCS MultiPlan
Choose right

Sample Monthly Rates

<u>Age</u>	<u>Single</u>	<u>Couple</u>	<u>Family</u>
25	\$121	\$214	\$330
30	\$142	\$271	\$385
35	\$171	\$326	\$435

Exhibit B

12-06-2017 8:44

800-825-4914

RECEIVED 12/06/2017 11:58AM
2162678218

1/1

Open Enrollment is Here!

Lock in Lower Health Insurance Rates

Call Now (800) 717-0548

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**First Health.****PHCS MultiPlan**
Choose right.**Sample Monthly Rates**

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30	\$142	\$271	\$385
35	\$171	\$326	\$435
40	\$206	\$382	\$485
45	\$239	\$409	\$562
50	\$311	\$544	\$684
55	\$349	\$659	\$755
60	\$407	\$791	\$869

**UnitedHealthcare****Cigna.****and other TOP****COMPANIES REPRESENTED**

Available plans include those that are Qualified ACA Compliant with Minimal Essential Coverage that are not subject to Open Enrollment along with Non ACA Compliant alternatives. This is permanent health insurance NOT a discount or short term plan

You are receiving this because of a information request to this fax number. The recipient is entitled to request that the sender not send any future faxes to this fax number. Please call (800) 825-4914 for permanent removal.

Exhibit C

02-13-2018 8:31

800-825-4914

RECEIVED 02/13/2018 11:44AM
2162678218

1/1

Looking for Lower Health Insurance Rates?

Call Now (800) 717-0548

Individual, Family and Business

Coverage Includes:

Doctor Office Co-Pay with Choice of Any Doctor

\$10 Prescription Co-Pay, Wellness

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PHCS MultiPlan
Choose right.

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Cigna.

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Exhibit D

03-15-2018 9:01

2027808053

RECEIVED 03/15/2018 11:17AM

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Lower Your Health Insurance Rates Now!

New Plans Not Subject to Open Enrollment-Enroll Anytime

Call (800) 717-0548

Individual, Family and Business

Coverage Includes:

Doctor Office Co-Pay with Choice of Any Doctor

\$10 Prescription Co-Pay, Wellness

Full Medical Coverage



First Health.



PHCS MultiPlan
Choose right.

Sample Monthly Rates

<u>Age</u>	<u>Single</u>	<u>Couple</u>	<u>Family</u>
25	\$131	\$224	\$340
30	\$152	\$281	\$395
35	\$181	\$336	\$445
40	\$216	\$392	\$495
45	\$249	\$419	\$572
50	\$321	\$554	\$694
55	\$359	\$669	\$765
60	\$417	\$801	\$879



**and other TOP
COMPANIES REPRESENTED**

Available plans include those that are Qualified ACA Compliant with Minimal Essential Coverage that are not subject to Open Enrollment along with Non ACA Compliant alternatives. This is permanent health insurance NOT a discount or short term plan

You are receiving this because of a information request to this fax number. The recipient is entitled to request that the sender not send any future faxes to this fax number. Please call (855) 591-5800 for permanent removal.

Exhibit E

03-27-2018 11:18

2027808053

RECEIVED 03/27/2018 01:33PM

D 1/1

Lower Your Health Insurance Rates Now!

New Plans Not Subject to Open Enrollment-Enroll Anytime

Call (800) 717-0548

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You are receiving this because of a information request to this fax number. The recipient is entitled to request that the sender not send any future faxes to this fax number. Please call (855) 591-5800 for permanent removal.

Exhibit F

05-22-2018 9:40

2027808053

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New Plans Not Subject to Open Enrollment-Enroll Anytime

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You are receiving this because of a information request to this fax number. The recipient is entitled to request that the sender not send any future faxes to this fax number. Please call (855) 591-5800 for permanent removal.

Exhibit G

07-18-2018 8:31

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Exhibit H

07-24-2018 8:03

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2162678218

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Lower Your Health Insurance Rates Now!

New Plans Not Subject to Open Enrollment-Enroll Anytime

Call (800) 717-0548

Individual, Family and Business

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First Health



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